

Abstract of the Disclosure:

method and system for disposable financial tools (DFT) with checking or credit card account is effected by customer and merchant establishing an account with the issuer. Internet transaction is carried out, by entering customer name and address, transaction amount, a drone or bundled number from a check style formatted card or remote electronic financial apparatus. Over the counter transaction is carried out by scanning or swiping customer card and point the apparatus towards a payment gateway reader at check out, capturing its RFID signal automatically then displaying a light or word ready/set. Customer press a button submitting the encrypted drone or bundled number onto the payment gateway to DFT network database for approval, if approved the drone/bundled number and or amount, checking or credit card account number is sent to the merchant bank without revealing or displaying account number during purchase or charge back transaction.